115BBA of the Income-tax Act. Various sports bodies have however approached the Government for further tax concessions to augment sports infrastructure and sponsorships.

## Ratio of Advancing of Loans and Deposits

636. SHRI RAMSAGAR: Will Minister of FINANCE be pleased to state:

- (a) whether the banks are not providing loans in the ratio of deposits;
  - (b) if so, the reasons therefor:
- (c) the details of the action proposed by the Government to ensure the ratio between providing the loans and the deposits by the banks are maintained:
- (d) the details of ratio between the advancing of loans and receipt of deposits during the last three years, year-wise, till date; and
- (e) the effect of the above on the developmental activities of Uttar Pradesh, Haryana and Delhi?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) to (e) Reserve Bank of India (RBI) have advised commercial banks that they should achieve a credit deposit ratio (CDR) of 60 per cent in respect of their rural and semi-urban branches separately on an all India basis. Bank have also been advised that while it is not necessary that this ratio should be achieved seperately branch-wise district-wise or regionwise, the banks should nevertheless ensure that while disparity in ratios between different States/Regions is avoided in order to minimise imbalances in credit deployment. The CDR of scheduled commercial banks during the last three years in Uttar Pradesh, Haryana, NCT of Delhi and also the All India average are given below:

Name of State	CDR (Percent) as on the last Friday of		
	March 1995	March 1996	March 1997
Uttar Pradesh	35.0	34.2	31.6
Haryana	46.7	46.0	42.7
Delhi	74.6	74.7	66.9
All India	59.2	61.9	57.3

The CDR in a particular State or Region, however, depends upon the credit absorption capacity of the State/Region which in turn is determined and influenced by factors such as development of infrastructural facilities like irrigation, power, rail, road transport, basic and technical education, entrepreneurship and availability of required inputs and marketing outlets for agricultural and industrial production. The RBI had set up Task Forces to ascertain the reasons for low CDR in certain States. In respect of States/Union Territories where CDR was low and at the same time, specific Task Forces were not constituted the convenor banks of State Level Bankers' Committee were advised to convene special meetings to discuss and take appropriate steps to improve the position.

## **Export of Hosiery Goods**

## 637. DR. ARVIND SHARMA: SHRI NARENDRA BUDANIA:

Will the Minister of TEXTILES be pleased to state:

- (a) whether the Government are aware that there exists wide scope for promotion of export of hosiery goods;
- (b) if so, the details of hosiery goods exported and foreign exchange earned therefrom during the last three years, year-wise; and
- (c) the steps being taken to boost the export of hosiery goods during 1997-98?

THE MINISTER FOR TEXTILES (SHRI R.L. JALAPPA): (a) Yes, Sir.

(b) The details of hosiery goods (knitted garments) exported during the last three years have been as follows:—

Year	Quantity (In Million Pieces)	Value (In Million US Dollar)	
1994	426.0	1122.6	
1995	436.7	1155.1	
1996	540.2	1469.7	

(c) In order to boost the exports of garments, including hosiery goods, Government have been taking a number of steps, which include encouraging exporters to participate in buyer-seller meets; fairs and exhibitions; enabling import of capital goods at concessional duty for export production; special arrangements for duty free import of raw materials for export production; ensuring increased availability of export credit etc.